

**IN THE UNITED STATES PATENT AND  
TRADEMARK OFFICE**

Applicants:	Carlos Fides, et al.	Docket No.	60655.2400
Serial No.:	10/707,313	Filing Date:	December 4, 2003
Group Art Unit:	3691	Examiner:	Hamilton, Lalita M.
Title:	GUARANTEED NEGOTIATION SYSTEM AND METHOD	Confirmation No.:	1312

**REPLY AND AMENDMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed October 25, 2006, of which this Reply is within the shortened three month period for reply, please consider the following remarks.

**Amendments to the Claims** begins on page 2 of this paper.

**Remarks** begin on page 8 of this paper.